**experian**™

## At a glance

### FICO® Score 8

# 492

**FICO** SCORE 8
Experian data Jun 11, 2021

300 ——— **Poor** ——————————————————————— 850

### Account summary

| | |
|---|---|
| Open accounts | **2** |
| Self-reported accounts | **0** |
| Accounts ever late | **4** |
| Closed accounts | **5** |
| Collections | **0** |
| Average account age | **3 yrs 5 mos** |
| Oldest account | **5 yrs 5 mos** |

### Overall credit usage

**990 %**

■ Credit used: **$11,760**
▢ Credit limit: **$100**
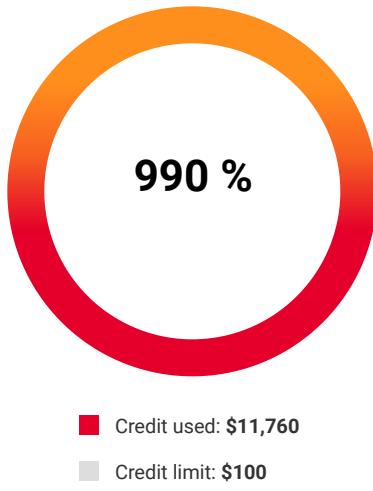
### Debt summary

| | |
|---|---|
| Credit card and credit line debt | **$11,760** |
| Self-reported account balance | **$0** |
| Loan debt | **$6,055** |
| Collections debt | **$0** |
| Total debt | **$17,815** |

**FRANCOIS 93**

# experian.™

Prepared For **FRANCOIS F. JEAN**     **Date generated:** Jun 11, 2021

## Personal information

| Name | Addresses | Employers |
|---|---|---|
| **FRANCOIS FARAH JEAN** | **145 W 111TH ST APT 8** | **NULLS WHOLE FOOD** |
| | **NEW YORK, NY 10026-4251** | |
| Also known as | | **GLN** |
| **FARAH JEAN FRANCOIS** | **2914 FARRAGUT RD** | |
| | **BROOKLYN, NY 11210-1536** | |
| **JEAN F FARAH** | | |
| **FARAH JEANFRANCOIS** | | |

Generational identifier

**-**

Year of birth

**1987**

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Personal statements

**27& 09-28-20 2499947 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 917-291-5097. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 09-28-20.**

**FRANCOIS 94**

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Prepared For **FRANCOIS F. JEAN**    **Date generated:** Jun 11, 2021

## Open accounts

🔴 **COMENITYBANK/VICTORIA**                                                              **$169**

**6** late payments                                                          Balance updated **May 08, 2021**

### ▤ Account info

| | | | |
|---|---|---|---|
| Account name | **COMENITYBANK/VICTORIA** | Balance | **$169** |
| Account number | **539176XXXXXX** | Balance updated | **May 08, 2021** |
| Original creditor | - | Credit limit | **$100** |
| Company sold | - | Usage | **169%** |
| Account type | **Charge Card** | Monthly payment | **$5** |
| Date opened | **Dec 21, 2018** | Past due amount | **$35** |
| Account status | **Open** | Highest balance | **$378** |
| Payment status | **Past due 30 or 60 days, was past due 90 days** | Terms | **Revolving** |
| Status updated | **May 2021** | Responsibility | **Individual** |
| | | Your statement | - |

### Ⓢ Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2021 | 30 | ● | ● | ● | 30 | — | — | — | — | — | — | — |
| 2020 | ● | ● | ● | 30 | ● | ● | 30 | 60 | 90 | ● | ● | ● |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2018 | — | — | — | — | — | — | — | — | — | — | — | ● |

● On time          30 days late          60 days late

90 days late          — Data unavailable

**FRANCOIS 95**

**Contact info**

| | |
|---|---|
| Address | **PO BOX 182789 COLUMBUS, OH 43218** |
| Phone number | **None provided** |

**Comments**

-

**FRANCOIS 96**

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● **TD BANK N.A.**                                                                                          **$6,055**

**2** late payments                                                                         Balance updated **May 31, 2021**

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### 🗎 Account info

| | | | |
|---|---|---|---|
| Account name | **TD BANK N.A.** | Balance | **$6,055** |
| Account number | **464168XXXX** | Balance updated | **May 31, 2021** |
| Original creditor | - | Original amount | **$10,000** |
| Company sold | - | Paid off | **39%** |
| Account type | **Unsecured Loan** | Monthly payment | **$343** |
| Date opened | **Feb 13, 2020** | Past due amount | - |
| Account status | **Open** | Highest balance | - |
| Payment status | **Current, was past due 30 days two times** | Terms | **36 Months** |
| Status updated | **Apr 2021** | Responsibility | **Individual** |
| | | Your statement | - |

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### 💲 Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2021 | ● | **30** | **30** | ● | ● | — | — | — | — | — | — | — |
| 2020 | — | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |

● On time          **30** days late          — Data unavailable

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### ✉ Contact info

| | |
|---|---|
| Address | **32 CHESTNUT ST LEWISTON, ME 04240** |
| Phone number | **(800) 328-2119** |

**FRANCOIS 97**

📄 **Comments**

-

**FRANCOIS 98**

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Prepared For **FRANCOIS F. JEAN**　**Date generated:** Jun 11, 2021

## Closed accounts

| | |
|---|---|
| ●**AMEX/DSNB** | **$6,210** |
| **6** late payments | Closed |

### 📄 Account info

| | | | |
|---|---|---|---|
| Account name | **AMEX/DSNB** | Balance | **$6,210** |
| Account number | **377481XXXXXXXXX** | Balance updated | **May 25, 2021** |
| Original creditor | **-** | Credit limit | **$5,000** |
| Company sold | **-** | Monthly payment | **$233** |
| Account type | **Credit Card** | Past due amount | **$369** |
| Date opened | **Jun 27, 2018** | Highest balance | **$7,215** |
| Account status | **Closed** | Terms | **Revolving** |
| Payment status | **30, 60, or 90 days past due date, was past due 120 days or more** | Responsibility | **Individual** |
| | | Your statement | **-** |
| Status updated | **Mar 2021** | | |

### 💲 Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2021 | 90 | 120 | ● | ● | 30 | — | — | — | — | — | — | — |
| 2020 | ● | ● | ● | ● | ● | ● | ● | ● | ● | 30 | 60 | 60 |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2018 | — | — | — | — | — | ● | ● | ● | ● | ● | ● | ● |

● On time　　30 days late　　60 days late
90 days late　　120+ days late　　— Data unavailable

### ✉ Contact info

**FRANCOIS 99**

Address                        **9111 DUKE BLVD MASON, OH 45040**

Phone number             **(800) 243-6552**

🗒 **Comments**

**Account closed at credit grantor's request**

**FRANCOIS 100**

Experian

Prepared For **FRANCOIS F. JEAN**     **Date generated:** Jun 11, 2021

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| ● **BANK OF AMERICA** | **$5,381** |
|---|---|
| **2** late payments | Closed |

### 🗎 Account info

| | | | |
|---|---|---|---|
| Account name | **BANK OF AMERICA** | Balance | **$5,381** |
| Account number | **XXXX** | Balance updated | **May 09, 2021** |
| Original creditor | - | Credit limit | **$5,200** |
| Company sold | - | Monthly payment | **$146** |
| Account type | **Credit Card** | Past due amount | **$288** |
| Date opened | **Jan 15, 2016** | Highest balance | **$5,460** |
| Account status | **Closed** | Terms | **Revolving** |
| Payment status | **Past due 60 days** | Responsibility | **Individual** |
| Status updated | **May 2021** | Your statement | - |

### 🛈 Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2021 | ● | ● | ● | 30 | 60 | — | — | — | — | — | — | — |
| 2020 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2018 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2017 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2016 | — | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |

● On time     30 days late     60 days late
— Data unavailable

### ✉ Contact info

| | |
|---|---|
| Address | PO BOX 982238 EL PASO, |

**FRANCOIS 101**

Experian

TX 79998

Phone number        (800) 421-2110

🗐 **Comments**

**Account closed at credit grantor's request**

**FRANCOIS 102**

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Prepared For **FRANCOIS F. JEAN**    **Date generated:** Jun 11, 2021

| | |
|---|---|
| ●**COMENITYCB/C21** | - |
| **Exceptional** payment history | Closed |

### 🗎 Account info

| | | | |
|---|---|---|---|
| Account name | **COMENITYCB/C21** | Balance | - |
| Account number | **578097XXXXXX** | Balance updated | **Apr 25, 2020** |
| Original creditor | - | Credit limit | **$1,600** |
| Company sold | - | Monthly payment | - |
| Account type | **Charge Card** | Past due amount | - |
| Date opened | **Jul 27, 2017** | Highest balance | **$94** |
| Account status | **Closed** | Terms | **Revolving** |
| Payment status | **Paid satisfactorily** | Responsibility | **Individual** |
| Status updated | **Apr 2020** | Your statement | - |

### $ Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | ● | ● | ● | NA | — | — | — | — | — | — | — | — |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2018 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2017 | — | — | — | — | — | — | ● | ● | ● | ● | ● | ● |

● On time          NA No applicable payment history          — Data unavailable

### ✉ Contact info

| | |
|---|---|
| Address | PO BOX 182120 COLUMBUS, OH 43218 |
| Phone number | **None provided** |

**FRANCOIS 103**

Experian

🗒 **Comments**

**Account closed at credit grantor's request**

**FRANCOIS 104**

Experian

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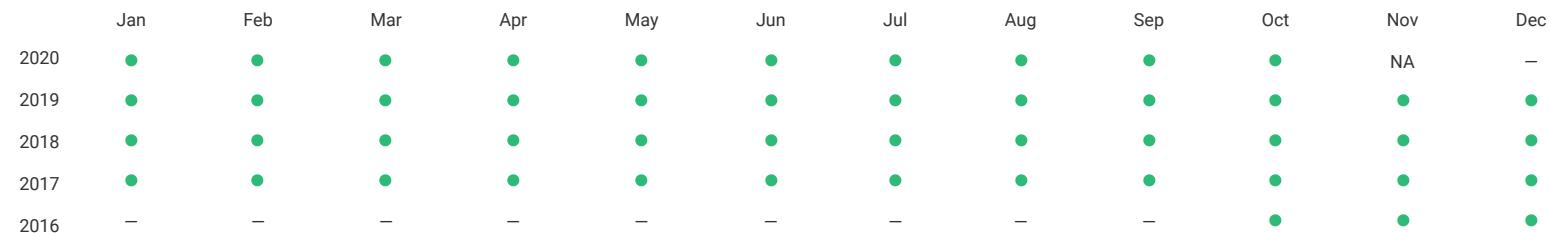●**MACYS/DSNB**                                                                                                    -

**Exceptional** payment history                                                                       Closed

### ▣ Account info

| | | | |
|---|---|---|---|
| Account name | **MACYS/DSNB** | Balance | - |
| Account number | **603534XXXXXXXXXX** | Balance updated | **Nov 20, 2020** |
| Original creditor | - | Credit limit | **$100** |
| Company sold | - | Monthly payment | - |
| Account type | **Charge Card** | Past due amount | - |
| Date opened | **Sep 21, 2016** | Highest balance | **$838** |
| Account status | **Closed** | Terms | **Revolving** |
| Payment status | **Paid satisfactorily** | Responsibility | **Individual** |
| Status updated | **Nov 2020** | Your statement | - |

### ⑤ Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | NA | — |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2018 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2017 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2016 | — | — | — | — | — | — | — | — | — | ● | ● | ● |

● On time          NA  No applicable payment history          — Data unavailable

### ✉ Contact info

Address          **PO BOX 8218 MASON,**
                 **OH 45040**

Phone number

**FRANCOIS 105**

Experian

(800) 243-6552

📄 **Comments**

Account closed at credit grantor's request

**FRANCOIS 106**

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● **SYNCB/OLDNAVYDC**        -

**Exceptional** payment history        Closed

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## Account info

| | | | |
|---|---|---|---|
| Account name | **SYNCB/OLDNAVYDC** | Balance | - |
| Account number | **447995XXXXXX** | Balance updated | **Dec 30, 2019** |
| Original creditor | - | Credit limit | **$2,900** |
| Company sold | - | Monthly payment | - |
| Account type | **Credit Card** | Past due amount | - |
| Date opened | **Mar 18, 2018** | Highest balance | **$1,778** |
| Account status | **Closed** | Terms | **Revolving** |
| Payment status | **Paid satisfactorily** | Responsibility | **Individual** |
| Status updated | **Dec 2019** | Your statement | - |

## Payment history

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | NA |
| 2018 | — | — | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |

● On time     NA No applicable payment history     — Data unavailable

## Contact info

Address       **PO BOX 965005 ORLANDO, FL 32896**

Phone number       **(877) 222-6868**

**FRANCOIS 107**

**Comments**

**Account closed at credit grantor's request**

**FRANCOIS 108**

Experian

experian™

Prepared For **FRANCOIS F. JEAN**    **Date generated:** Jun 11, 2021

**Collection accounts**

**No collection accounts reported.**

**FRANCOIS 109**

Experian

Prepared For **FRANCOIS F. JEAN**    **Date generated:** Jun 11, 2021

**Public records**

> **No public records reported.**

**FRANCOIS 110**

Prepared For **FRANCOIS F. JEAN**     **Date generated:** Jun 11, 2021

## Inquiries

**TD BANK N.A.**

Inquired on Jan 27, 2020

Business Type: All Banks - non specific

5 COMMERCE PARK N

BEDFORD,  NH  03110

(866) 246-0192

This inquiry is scheduled to continue on record until Feb 2022

**FRANCOIS 111**

Prepared For **FRANCOIS F. JEAN**   **Date generated:** Jun 11, 2021

## Credit scores

FICO® Score 8

**492**

300                    850

FICO® SCORE 8
Experian data 6/11/2021
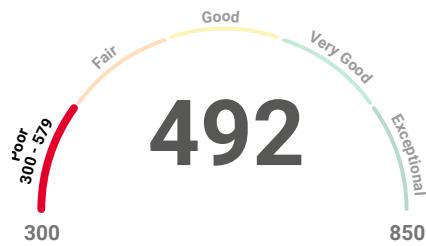
Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

### What's hurting

— **Serious delinquency**

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 3 accounts

- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.

- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— **High credit usage**

- You've made heavy use of your available revolving credit.

- Ratio of your revolving balances to your credit limits: 94%

**FRANCOIS 112**

Ratio of your revolving balances to your credit limits: 114%

- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.

- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— **Recent missed payment**

- You recently missed a payment or had a derogatory indicator reported on your credit report.

- Your most recent missed payment happened: 1 Month ago

- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

— **Few accounts paid on time**

- You have an insufficient number of accounts that are currently paid as agreed.

- Number of your accounts currently being paid as agreed: 1 account

- FICO High Achievers have an average of 6 accounts currently being paid as agreed.

- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

**FRANCOIS 113**

Experian

**FRANCOIS 114**

Prepared For **FRANCOIS F. JEAN**     **Date generated:** Jun 11, 2021

## Disclaimer

**About your FICO® Score 8 or other FICO® Scores**

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

**What this means to you:**

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

**FRANCOIS 115**